

ICCREA decided on a solution that would allow the information flow between banks to be managed efficiently, securely and cost effectively. The solution would also streamline operational processes and leverage the Internet as a delivery method. The Mobius suite was chosen based on its robust content repository and enterprise report management functionality.

Today, *ViewDirect* Web-enables all of ICCREA's output from 326 different applications, speeding access to information through powerful search and query capabilities. At the heart of the system is an integrated *ViewDirect* repository that puts 50 million report pages a year on line for viewing by 16,000 defined users.

Streamlined Operational Processes

ICCREA's cut-off point for daily banking transactions is 4.30pm. From this point forward, all documents and transactions are immediately archived and available for viewing, without the need to print or post out to branches. Users have immediate access to a personalised view of their documents and the costs associated with printing and manual distribution are significantly reduced.

Within the first year of implementing *ViewDirect*, the distribution of paper was dramatically reduced from 50 million to 20 million pages. Today, ICCREA distributes just 10 million printed pages per year. The most critical document, called the "contabile," which is the confirmation that stocks have been purchased and the relevant account debited, is now archived and accessible immediately.

The Mobius suite was chosen based on its robust content repository and enterprise report management functionality.

ViewDirect plays a critical role in ensuring that the ICCREA and BCC relationship works. Sassara adds: "We have implemented a revolutionary procedure. We were the only bank in Italy doing this and the Central Bank of Italy has recognised this. *ViewDirect* is key to our IT infrastructure—our operations would

come to a standstill if these reports were not delivered in a timely fashion. Productivity throughout ICCREA has improved due to information being available immediately."

BANKING**ICCREA BANCA**

The solution also allows ICCREA to burn CD's and send them to the remotest branches, which don't have Internet access, ensuring easy retrieval of critical information. Although accurately quantifying savings is difficult, ICCREA has achieved significant reductions in costs. Paper reductions have saved ICCREA 1.5 million a year and two buildings used for storing paper archives have been reduced to just one.

However, the business value of ensuring the proper receipt of transaction reports is not quantifiable. Every transaction is now approved and there is no risk of money going astray. In Italian, ICCREA can claim, "Saldo Asseverato," which loosely translated means "verified balance of transactions."

Assisting with Compliance

Like any other financial institution, ICCREA is subject to a variety of laws and regulations. One such regulation is Basel II, which regulates the way financial institutions account for risk and encourages banks to improve their risk management processes. *ViewDirect* helps ICCREA comply with Basel II by enabling access to banking transactions from one central point and by assisting in disaster recovery.

"According to Basel II disaster recovery guidelines, we have to be up and running within four hours of our systems failing. The *ViewDirect Repository* ensures that the bank's data remains secure and easily retrievable at all times," added Sassara.

Workflow Made Easy

Due to the success of ICCREA's enterprise report management project, the bank also turned to

Mobius to assist with its project to eliminate other paper processes. Today *Workflow Manager*, in conjunction with the *ViewDirect Repository*, is helping ICCREA automate the processing of incoming invoices.

"ViewDirect helps ICCREA comply with Basel II by enabling access to banking transactions from one central point and by assisting in disaster recovery."

Invoices are scanned and archived into the *ViewDirect Repository*, which then triggers an authorisation request using

Workflow Manager. This request is directed to the relevant department and the appropriate user is alerted by e-mail with an approval request. This e-mail also contains a link to the original invoice, making it available for viewing via *ViewDirect*. The user can authorise payment or escalate the approval. Once approval is granted, the workflow is complete for payment to be made.

**Benefits**

- » Streamlined processes
- » Savings of 1.5 million euros per year from reducing distribution of paper
- » Paper archives reduced by half
- » Compliance with Basel II
- » Lowered risk for all business transactions
- » Fewer errors in invoice processing

BANKING**ICCREA BANCA**

Sassara explains: "Workflow Manager is speeding up the whole invoice payment process. With faster execution and minimal human intervention, we've already seen a huge improvement in productivity. We are now thinking of other ways to use Workflow Manager within the bank. Purchase order approvals, which are linked to incoming invoices, will be our next workflow project. This will be easy to do with Workflow Manager!"

Strategic IT Investment

ICCREA Banca is part of ICCREA Holdings, which also owns other financial institutions, such as Banca Agrileasing, Aureogestioni, BCC Capital. Future plans to centralise the ICCREA IT infrastructure are already underway and include ViewDirect as the strategic content repository and Workflow Manager as the single workflow solution for the Group.

Sassara concludes: "ViewDirect is a strategic solution for ICCREA and will remain at the core of our future IT strategies as we consolidate our infrastructures. It has consistently proven to best fit our needs and integrate easily with our home-grown applications and security systems."

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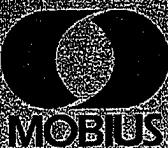
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INSURANCE

FARMERS INSURANCE GROUP

CUSTOMER SUCCESS

STAYING COMPETITIVE WITH DYNAMIC AGENT PORTALS



Farmers Insurance Group began using Mobius software for archiving and report distribution in 1999. As industry demands grew, Farmers expanded its use of ViewDirect to Web-enable reports for its 17,000 agents and 9,000 employees. Today, with agents and employees accessing more than 150,000 documents from the ViewDirect repository per day, Farmers has eliminated the printing and mailing of more than 3,500 reports, resulting in savings of \$600,000 a year, and has improved customer service and the overall effectiveness of its technology infrastructure.

Farmers Insurance Group of Companies, founded in 1928, is the nation's third-largest provider of personal lines property and casualty insurance. Headquartered in Los Angeles, Farmers provides homeowners, auto, business, and life insurance and financial services to more than 10 million households in 41 states through 17,000 captive and independent agents and district managers.

Sharing Information Faster, Better, Cheaper

In 2004, Farmers initiated a project to find a cost-effective way to better manage the sharing of data and documents among employees and agents. While the carrier's "Agency Dashboard" portal had been in place for a number of years, the platform was underutilized because it was not supported by a comprehensive document repository. Farmers was running 3,500 daily, weekly, monthly, quarterly and annual reports, which cost \$1.1 million a year to print and mail to its agents. Reports took up to four weeks to get to the agents and service centers after printing and they were often obsolete by the time they were received.

"We needed to eliminate paper and find a better way to leverage our existing mainframe and Web portal with a solution that would capture, integrate, transform and Web-enable content in multiple formats from multiple sources," says Riko C. Metzroth, vice president, e-Business, at Farmers. "Now, our agents have immediate notification and access when information is available. *ViewDirect* has helped make us more responsive to customers and more nimble in making decisions. And our estimated savings of \$600,000 a year in the costs of paper, printing and postage can be used to make our systems and customer relationships stronger."

Headquarters

Los Angeles, CA

Profile

Third-largest personal lines property and casualty carrier in the U.S., servicing 10 million households through 17,000 agents and 9,000 employees

Solution Summary

- Integrated content repository for 350 million documents, handling 150,000 accesses per day
- Web-based portal for agents and employees

Payback

- Easy, fast access to all information by agents and employees
- Streamlined work processes
- Reduced costs of printing, mailing
- Improved customer service
- Enhanced ability to meet compliance requirements



FARMERS

Selecting the Right Solution: Functionality and Integration Top the List

Farmers performed an extensive evaluation of a number of reporting, archiving and enterprise content management (ECM) vendors against a wide range of criteria. Among them were the need for a scalable solution that would integrate with the established Farmers portal environment; powerful search capabilities to facilitate research against a two-year archive of account data; the ability to customize navigation and control to suit individual needs and preferences; and the ability to save reports of any format, including spreadsheets, for easy analysis.

"We did our homework in selecting a vendor for this important project," says Metzroth. "We chose Mobius because *ViewDirect* functionality was clearly superior to other products we looked at. We were also aware of Mobius's position as an industry leader, as evidenced by consistently high ratings in the Gartner Magic Quadrant, but after a thorough competitive evaluation, it was the technology and the responsiveness of the Mobius staff that won the day. *ViewDirect* was the product that would meet our current requirements and have the flexibility and depth to support our future needs."



In June 2005, Farmers rolled out an improved e-agent platform that delivers sales, loss, accounting and billing information to its 17,000 agents via intranet access to auto, fire, life and commercial systems. Nine thousand employees across the United States also have access to the same data via an employee portal. *ViewDirect* gives Farmers' users the flexibility to view reports on screen in the same format as the printed version. Today, 26,000 users have access to over 3,500 reports through Farmers' agency and employee dashboards, with more users and reports still being added.

Reaping the Benefits: Immediate Access to Vital Information

The days of waiting up to four weeks to receive reports are over. Farmers agents and employees now have immediate Web access to policy applications, claims, cancellation notices, commission statements, sales statistics, data on business growth, retention information and more. Faster access to information has improved agency management and has enabled the company to reduce expenses while improving business processes, all without having to replace the carrier's legacy systems. "That was one of our goals," says Metzroth, "to implement this solution while optimizing our existing technology."

ViewDirect has helped make us more responsive to customers and more nimble in making decisions.

INSURANCE**FARMERS INSURANCE GROUP****Faster Decision-Making for Better Business**

ViewDirect enables better agency management as agents can retrieve reports daily, in Excel or any format desired, and can act on the most current information. For example, when agents see unfavorable loss ratios, they can determine on the spot which policies need an underwriter's attention. In the commercial lines, agents can detect safety issues in a fleet, poor drivers, and other potential problems that they can take steps to correct right away. Loss information, results reports and compliance reporting are also delivered to various states in a timely manner.

Reducing Costs

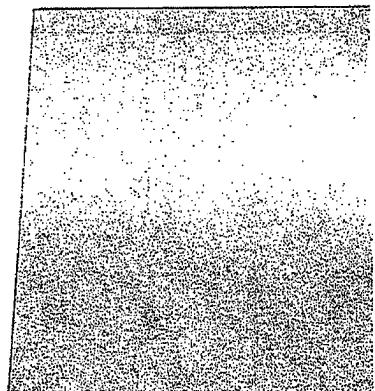
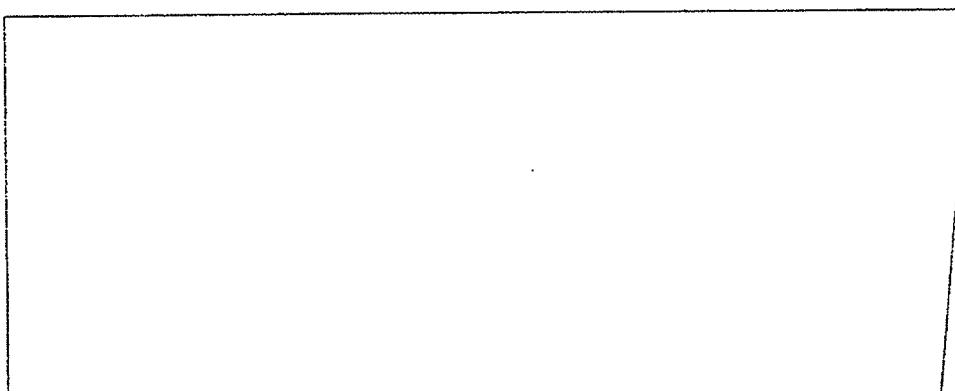
Using the Web to deliver critical information to agents and employees reduces archiving expenses and the costs of printing and mailing by 95%.

Farmers saves an estimated \$600,000 a year in the costs of paper, postage and printing of reports that could be thousands of pages long. The carrier was also able to reassign three full-time employees originally tasked with printing and distribution.

Improving Business Processes

Leveraging *ViewDirect*, Farmers has been able to streamline its underwriting and claims processing while reducing costly errors and increasing client satisfaction levels. The initiative to Web-enable content gave the carrier the opportunity to determine which reports were really necessary for running its business and which could be eliminated. Farmers started out reviewing 4,000 claims, accounting, and sales management reports and found that many were duplicates, many provided data in a different format, and many were obsolete.

 *Faster access to information has improved agency management and has enabled the company to reduce expenses while improving business processes...* 



INSURANCE**FARMERS INSURANCE GROUP****Maintaining the Leadership Position**

Today, Farmers agents and managers have fast, secure access to accurate information through the company's robust agent portal. Building a collaborative environment between the carrier and the agents has enabled Farmers to compete at its maximum potential while improving its cost structure. "ViewDirect has the flexibility and functionality to enable a broad range of applications, which will serve as a strategic platform for Farmers for years to come," says Metzroth.

Further improvements are planned for empowering the customer by providing self-service. With sound technology systems in place for future growth, Farmers' leadership position continues.

Farmers saves an estimated \$600,000 a year in the costs of paper, postage and printing of reports...

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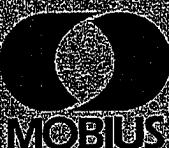


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BANKING & FINANCIAL SERVICES

KEYCORP

CUSTOMER SUCCESS

GAINING STRATEGIC ADVANTAGE THROUGH CUSTOMER SERVICE



KeyCorp's critical business requirement was to improve competitive positioning by making customer service more convenient. With ViewDirect®, Key customers now have secure Web-based access to check images, statements and other account information. Calls to the customer service center have decreased, inquiry turnaround time has been reduced from 5-10 minutes to seconds, and hundreds of thousands of pieces of mail have been eliminated. Key's enterprise-wide ViewDirect implementation supports requirements for regulatory compliance and internal operations as well as customer service and is saving Key more than \$12 million a year.

Cleveland-based KeyCorp is one of the nation's largest bank-based financial services companies, with assets of approximately \$84 billion. Key companies provide investment management, retail and commercial banking, consumer finance, and investment banking products and services to individuals and companies throughout the United States and, for certain businesses, internationally. The company's businesses deliver their products and services through KeyCenters and offices; a network of nearly 2,200 ATM's; telephone banking centers; and a Web site (www.Key.com) that provides account access and financial products 24 hours a day.

Improved Competitive Positioning

Key's enterprise-wide implementation of *ViewDirect*, phased over a two-year period, is a component of its strategic migration from a paper and microfiche-based organization to a digital one. Key believes that paper, checks and microfilm have no inherent value—that the value is in the data and that digitizing the data overcomes the two major obstacles to information delivery: time and distance. Key's goals for this initiative were to enhance the customer experience, improve sales performance, streamline operational processes and leverage the Internet as a delivery channel. At the heart of the system that meets these objectives is an integrated *ViewDirect Repository* that puts 80 million checks, 36 million statements and 175 million report pages a month on line.

Headquarters

- » Cleveland, Ohio

Profile

- » Bank-based financial services company, with assets of \$84 billion. Provides investment management, retail and commercial banking, finance and investment banking products and services



Solution Summary

- » Integrated repository for 80 million checks, 36 million statements and 175 million report pages per month
- » Customer self-service access to check images, statements and account information 24 hours a day

BANKING & FINANCIAL SERVICES**KEYCORP****Putting Check Images Online**

Before the *ViewDirect* implementation, Key was archiving checks to microfilm and mailing hundreds of thousands of checks, statements and reports each month. Customers who needed information before the mail arrived called Key, where a customer service representative (CSR) entered a service request for a search. Finding the right roll, scrolling to the check and printing the image for the customer took 5-10 minutes in a process that could be repeated over a hundred times a day and that also incurred the costs of mailing the printed image to the customer.

Key replaced its check microfilm process with an imaging solution comprised of *ViewDirect* software from Mobius and document processors from IBM. Images are now scanned, indexed and stored for 30 to 90 days, depending on the type of document, and then are compressed and migrated to virtual tape storage silos for nearline access. Most of the document retrieval activity occurs within the 90-day window, but a large percentage occurs within 30 days, when customers typically wait for their statements to arrive in the mail. These documents are now available to customers online through a secure Web site,

reducing calls to the service center. And for those customers who continue to use customer service by phone, manual processes have been eliminated and inquiry turnaround has been reduced from 5-10 minutes to seconds.

Since deploying the system, more than 150,000 customers have elected to receive statements and reports online, eliminating printing, handling

and mailing of tens of thousands of pieces of mail a month and getting the information to the customer days earlier than when sent by mail. In addition, millions of pages of internal paper and microfiche have been eliminated, streamlining many other internal processes throughout the organization.

Manual document searches have also been eliminated; 13,000 internal users have secured online access to 80 million checks, 36 million statements, and 175 million report pages each month from a single online viewer.

Our goals for this initiative were to enhance the customer experience, improve sales performance, streamline operational processes and leverage the Internet as a delivery channel. We've succeeded in all of these areas.

Payback

- » Streamlined operational processes
- » Improved competitive positioning and customer service
- » \$12 million a year in savings

BANKING & FINANCIAL SERVICES**KEYCORP**

In 2004, Key began implementing image statements, first for retail customers then for high net worth clients. Statements contain a small printed copy of each check instead of the physical checks themselves. More than 350,000 image statements are produced each month at a savings of 45% per statement. "We expect that by mid-2005, only 2-3% of this group of customers will still be receiving physical checks," says Rob Sajcic, vice president in the Digital Services Group.

The Bottom Line: Hard-Dollar Savings and Happier Customers

Key identifies the return on its investment in hard dollars, productivity improvements and happier customers.

Cost Reduction:

- ▶ Processing check images through the clearing process in place of paper checks saves Key \$10 million annually in the costs of physically transporting checks
- ▶ Image statements—replacing mailing physical checks—accounts for savings of \$1.5 million a year
- ▶ Online viewing of statements by customers eliminates mailing 150,000 statements per month and amounts to savings of \$375,000 a year
- ▶ New tape storage technology reduced tape libraries from eight to four, freed up space in the data center, and eliminated two people, reducing total cost of ownership by \$500,000 a year
- ▶ Elimination of microfiche amounts to savings of over \$1 million annually

Productivity:

- ▶ Manual document searches have been eliminated; 13,000 internal users have secured online access to 80 million checks, 36 million statements, and 175 million report pages each month from a single on-line viewer
- ▶ Customer inquiry response time has been reduced from 5-10 minutes to seconds

Customer Service:

- ▶ Customers receive statement information 3-4 days earlier
- ▶ Inquiries are resolved faster
- ▶ Leveraging the Internet as an information delivery channel has improved Key's competitive position

Most important is the improvement in customer service. "Customers who receive their statements electronically get them 2-3 days before those who continue to receive them by mail," says Allyn Pytel, senior vice president at Key. "But more important, they can bank when they want to bank, with 24-hour-a-day online access to 60 days of checks and 13 months of statement history, and they have the assurance of enhanced privacy and protection against identity theft. Our goals for this initiative were to enhance the customer experience, improve sales performance, streamline operational processes and leverage the Internet as a delivery channel. We've succeeded in all of these areas."

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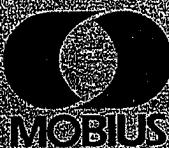


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INSURANCE

STATE AUTO INSURANCE

FINDING A
BETTER WAY
TO DO BUSINESS



State Auto initially turned to Mobius in 1998 to help meet Year 2K content management requirements. Since then, ViewDirect® has become the backbone of the property and casualty carrier's initiatives to streamline document access and improve work processes for employees and agents. Today, with 350 million documents stored in the ViewDirect repository and an average of 750,000 accesses a month, State Auto has eliminated the distribution of printed documents and has found a better way to do business with its independent agents.

State Auto Insurance is one of only fifteen companies to have earned an A+ rating for more than 50 straight years from A. M. Best, the leading provider of ratings and information on the insurance industry. Founded in 1921 and headquartered in Columbus, Ohio, State Auto does business in 28 states through a network of 22,000 agents in 3,400 independent agencies. The company's competitive edge is based on its relationship with these independent agents and on making it as easy as possible for the agents to do business with State Auto.

A Better Way to Support Agents

"Our agents are independent, which means that we must continuously earn their business and their confidence," explains Kim Bailey, vice president and director of the Information Resources Division at Meridian Security, a State Auto subsidiary. "One of the most important ways we do this is to leverage automation to make all agency interactions with the company efficient and effective. *ViewDirect* has been essential to the success of our automation initiatives by making critical information and documents available on demand to both agents and employees while helping us manage expenses."

An integrated repository based on *ViewDirect* is a critical component of two of State Auto's primary agency automation initiatives: AgentSite, a Web portal for agent information, and Apollo, an automated underwriting system.

AgentSite: Access to All Information

AgentSite, a Web-based solution that connects State Auto with its independent agents, serves the needs of agencies with and without agency management systems. AgentSite is used to provide agent input to State Auto—for example, documents supporting new business and policy changes—as well as State Auto output to agents. Agents now have on-demand access to documents they used to wait to receive in the mail.

Headquarters

- Columbus, Ohio

Profile

- Regional property and casualty carrier with 3,400 independent agencies and 22,000 agents in 28 states

Solution Summary

- Integrated content repository for 350 million documents, handling 750,000 accesses per month
- Web-based portal for agents
- Integrated workflow for underwriting
- E-mail archiving



INSURANCE**STATE AUTO INSURANCE**

These include forms, declaration pages, billing invoices, claim reports, cancellation notices, company correspondence, production reports, commission statements, and more. Agents also have on-demand access to historical versions of declaration pages, spanning several years, for each policy.

The value of AgentSite has been self-evident in the growth of its usage. Daily log-ins have grown from less than 300 a day to more than 2,500 a day, with nearly 80% of State Auto's agencies having access to the site. Another important benefit is in realized and anticipated savings. As confidence in the system has grown, agents

have opted to discontinue receiving printed documents, saving the company the costs of printing, handling and mailing. A project implemented earlier this year eliminated the printing of all agent copies of personal lines declaration pages. This has resulted in annual savings of \$170,000. Says Bailey: "By expanding this initiative to our other lines, company-wide, we will realize even more savings each year. If we can do that with other features and measures, we will further improve our cost structure and profitability. But most important, we are providing much faster access to information to our agency partners and then, in turn, to their customers."

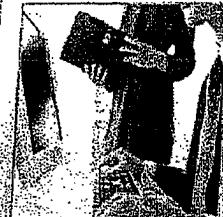
A major enhancement, an Agent Dashboard, was implemented this year. This allows the agent to see a listing of all items processed the previous night, including new business, renewals, policy changes and direct bill notices. From that listing, it's just one click to access the documents—declaration pages, bill notices and more—associated with that transaction.

Apollo: Integrating Business Processes

Recognizing the value of the content repository,

State Auto has also focused on expanding to different operational areas and integrating the archiving system with business processes. One of those is Apollo, an

automated underwriting and workflow system that provides decision support for underwriting operations. Apollo provides a processing environment for new business, endorsements and renewal transactions. It informs agents of actions taken on policies and electronically evaluates the data on applications to identify missing elements. Memos to the agent requesting the missing information are automatically generated and then stored in *ViewDirect* for same-day access. Although these memos are now mailed, they will soon be automatically sent to agent.

**Payback**

- » Easy, fast access to all information by agents and employees
- » Streamlined work processes
- » Reduced costs of printing, mailing
- » Improved customer service
- » Enhanced ability to meet compliance requirements

INSURANCE**STATE AUTO INSURANCE****Serving Employees and Agents**

The integrated repository is used by State Auto employees as well as agents. According to Allen Kadlec, business systems analyst at State Auto, users—both employees and agents—have come to expect a lot from the system. "That's because they've gotten a lot," he says. "The system has become a routine part of their daily operations. Over time, we've expanded the archive to the point where it now houses 350 million documents and supports an average of 750,000 accesses each month, about 60% by agents. We've come a long way from storing payments!"

Building the Integrated Repository: Starting with Payments...

In 1998, State Auto realized that the microfiche/microfilm systems used to store insured payments were not Year 2K compatible. At the same time, there was the recognition that more advanced technology would be needed to enable archiving not just scanned checks but multiple document types from multiple sources, including images, text, and formatted print streams such as DJDE/Metacode. Looking beyond archiving, there would be additional benefit from a solution that could integrate these documents with current and future workflow processes.

"Our first implementation of Mobius software in 1998 indexed and archived payments," says Kadlec. "It wasn't long—just about a year—before we eliminated our reliance on microfiche and microfilm entirely by adding text reports, scanned support documents and print stream documents to the

archive. Today, we continue to eliminate paper or print-based reports wherever possible. Our financial accounting department was the first to go to 100% online report viewing."

The repository is populated in several ways. Output generated by enterprise systems is archived once a day. This includes documents such as accounting, daily balance, claims and agency reports, commission statements, declaration pages, billing notices and cancellations.

Scanned documents—10,000-15,000 a day, scanned in three locations—include policy-related items such as applications, supporting documentation, and inspection reports; and agency documents such as contracts. Scanned documents are converted to PDF before being archived. In 2001, State Auto introduced "S2M" ("Send to Mobius"), a program that sends e-mail and other desktop-generated documents to the archive, some automatically and some under user control. These include claims documents such as loss reports, repair estimates and police reports; loss control documents such as risk assessment and inspection reports; and documents from the human resources, internal audit and accounting departments.



INSURANCE**STATE AUTO INSURANCE**

E-mail archiving is based on an interface between Microsoft Outlook and *ViewDirect* and takes place two ways. Where variable information is required, as with a policy file, the user enters the necessary index information to properly categorize the e-mail. For static information, a Visual Basic program automatically creates the index and sends the e-mail to the archive. S2M archives e-mails along with all attachments—1,400 e-mails a day, some with as many as thirty attachments.

S2M has improved workflow efficiency and has also enabled managing compliance requirements. For example, each State Auto employee is required to complete a “code of conduct” questionnaire once a year. When this was a manual process, it took two full-time employees two months to follow up and compile all the questionnaires. Now, a Web application captures the employee’s responses and conditional logic automatically reviews and screens the completed documents. If a completed survey does not require examination or review, the index is automatically applied and the document is sent to the archive. Conversely, if the questionnaire requires review, the document is routed to the mailbox of the internal auditor who submits it to the archive after

review and resolution. The process now takes less than five days to complete for all employee questionnaires.

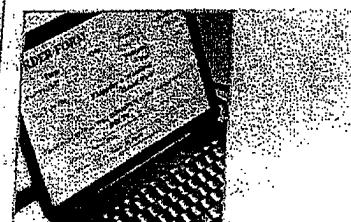
State Auto envisions further benefits in meeting compliance requirements. “Documents stored in the *ViewDirect* repository cannot be deleted or altered,” says Kadlec. “Our auditors like that!”


***ViewDirect has been
essential to the success of our
automation initiatives...***


Bottom Line: Serving the Customer

Kadlec estimates that S2M has eliminated the handling, scanning and indexing of more than 5 million

pieces of paper since its implementation in 2001. “Our claims center is now 100% supported by our content repository,” he says. “Benefits can be measured in faster document access for all users and streamlined workflow procedures. That translates into improved customer service—we serve our agents better and they in turn serve their customers better.” The future holds even more promise for customer service as State Auto develops plans to give customers direct access to information about their accounts. And that translates into a better way of doing business for State Auto.



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About Mobius

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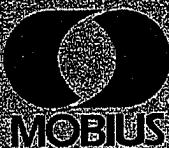


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STREAMLINING LOCAL GOVERNMENT



GOVERNMENT

TARRANT COUNTY

CUSTOMER SUCCESS

Tarrant County, Texas chose ViewDirect® to integrate and streamline records management and other mission-critical applications. The implementation has dramatically improved departmental productivity and customer service and has saved the County approximately \$3.27 million over four years. Today, ViewDirect is integrated with a financial system from SAP and touches almost every aspect of daily life in Tarrant County government.

Located in north central Texas with a history richly steeped in the old American West, Tarrant County is one of the fastest growing urban counties in the United States. Its major city, Fort Worth, serves as the county seat to a growing region of 1.4 million citizens and a thriving economy that includes cattle and agriculture as well as manufacturing, electronics retailers, numerous universities and major defense contractors.

An Architectural Framework for Information Lifecycle Management

Many local governments face the challenge of striving to operate efficiently and be responsive to constituents. Tarrant County, a forward-looking organization, understood the strategic benefits of automating, integrating and streamlining access to vast amounts of county records and disparate content. "To find a records management system that would meet our current and future needs, it was necessary to select a solution that could operate on existing County networks," said Larry Vick, records management officer for Tarrant County. "It also needed to be highly scalable, platform- and media-independent and able to provide online viewing of any record, especially scanned images of many types. The *ViewDirect* solution from Mobius was the answer."

The *ViewDirect Repository*, the foundation of the Mobius suite for content and records management, captures, indexes, stores, transforms and publishes any content from any application. *ViewDirect* provides Tarrant County with an architectural framework that allows end users to archive and access records in many formats—text, scanned images, audio and video—while securing those records in accordance with departmental requirements for lifecycle management and retention.

Headquarters

- Tarrant County, Texas

Profile

- One of the fastest-growing urban counties in the U.S., with thousands of employees in 40 departments

Solution Summary

- Highly scalable, platform- and media-independent repository
- Online viewing of any record, including scanned images

- Integration with SAP R/3 and SAP workflow

Payback

- Streamlined departmental processes
- Fast, easy access to disparate content
- Improved responsiveness to constituents
- Scalability to handle current and future needs

GOVERNMENT**TARRANT COUNTY****Integration with SAP R/3**

Integration of the *ViewDirect Repository* and SAP R/3 streamlines filing procedures by enabling scanned vendor invoices to be stored digitally just once and eliminating the need for multiple paper copies to be stored in multiple offices across the county. Storing scanned invoices in the central repository makes them easily available for subsequent needs and facilitates the approval process.

Using SAP workflow capabilities, users can attach notes indicating approval directly to the stored image, eliminating the need to shuffle paper copies between offices and also eliminating the complexity of getting the signed copy filed in the right paper file. "This has been an exciting opportunity for us to streamline our process and provide easy accessibility to original documents after the fact," said Ron Bertel, CPA, first assistant county auditor for Tarrant County.

Streamlining Operations County-Wide

ViewDirect also assists the County in its law enforcement and crime prevention efforts, as well as in tracking child support payments, managing elections, and preparing audits and budgets. In addition, *ViewDirect* supports many of Tarrant County's governmental departments including the offices of Public Health, Human Resources, Elections, Domestic Relations, Sheriff, Transportation, Justices of the Peace, Medical Examiner and District Attorney.

A prime example of how the *ViewDirect* system improves efficiency is in criminal cases. Information associated with a case is stored in the *ViewDirect Repository*—everything from offense reports and crime scene photos to morgue photos and medical examiner's reports. *ViewDirect's* powerful EnterpriseIndex facility allows multiple index keys, so users such as investigators and district attorneys, can search on any identifier—case number, offense type, address or name, for example—to find the information needed. The system's flexible security facilities ensure that each document is seen only by those authorized to do so. By compiling the information and making it simple to share information in these files, *ViewDirect* has enabled faster resolution of cases.

Best Practices at Work

ViewDirect, used by thousands of employees in 40 departments, provides Tarrant County with a cost-effective solution that is integral to day-to-day operations and that has saved the County approximately \$3.27 million in materials and administrative costs over four years. The system earned the County the Best Practices Achievement Award given by the Texas Association of Counties Leadership Foundation in 2002.

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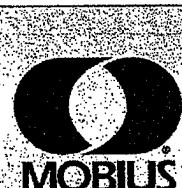
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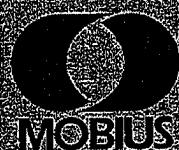


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BUSINESS PROCESS OUTSOURCING

VERTEX

CUSTOMER SUCCESS

SETTING A NEW STANDARD FOR CUSTOMER SERVICE



When a Vertex client decided to migrate to a central billing system for both measured and unmeasured water customers, it turned to Mobius for help managing all customer-related content. Today, Vertex is using ViewDirect® to store billing data for its client's 4.2 million water customers. Mobius technology gives Vertex the ability to offer a centralized view of the customer to over 1,000 customer advisors in various call centres throughout the UK and India, and is ultimately helping improve customer service.

Vertex, a subsidiary of United Utilities, a FTSE 100 Company, is an international business process outsourcer, with particular expertise in customer management. Its success lies in the ability to develop and implement a range of service solutions to work in partnership with clients in the UK commercial, financial services, utility and public sectors, as well as the North American utility sector, to deliver operational and customer service excellence. It was the Vertex culture of excellence that drove the decision to work with Mobius to serve the water utility customers of its client and parent company, United Utilities.

Decommissioning Legacy Systems

In moving to a single billing application for both measured and unmeasured water customers, Vertex had to decommission the legacy billing systems which housed billing information for 3.3 million active customers and 900,000 closed customer accounts. Regulatory requirements in the UK water industry obligated Vertex to keep its client's customer data for at least seven years.

Jorge Grifo, Senior IT Architect, at Vertex explains: "The old customer billing systems were separate for measured and unmeasured water customers, and therefore very expensive to maintain. With the growth in the customer base, our client took the decision to launch a new billing application that was both scalable and robust enough to cope with an increase in transactions."

Having assessed all available options to store the new billing system's data, Vertex chose the Mobius *ViewDirect Repository* as the strategic archive for its client's billing application. Grifo explains: "When we looked into finding a central repository, *ViewDirect* came out on top for its ease of use, ease of implementation and for the fact that it could also index and archive scanned images of customer letters, as well as billing application-generated data."

Headquarters

- Manchester, UK

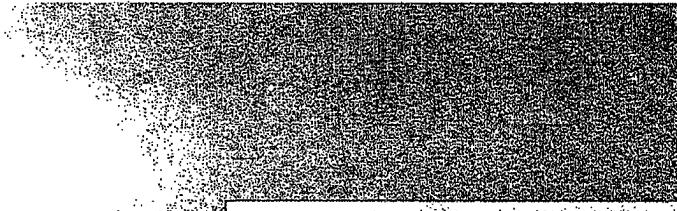
Profile

- Leading provider of business process outsourcing services to commercial, utility and government clients

Solution Summary

- Web-based integrated repository for customer billing information
- Full integration with billing application
- Seamless access to customer information by over 1,000 customer advisors



BUSINESS PROCESS OUTSOURCING**VERTEX**

[Small horizontal arrows pointing left and right are located above the migration text]

The migration from the legacy system to the new billing application was a very simple process. "Since the legacy billing information was a snapshot of historical information, it was very easy for *ViewDirect* to access this data and make it available for viewing, without the need for any modifications. The Mobius staff were excellent in helping us understand how the decommissioned data would be archived and retrieved from *ViewDirect*," adds Grifo.

A Seamless and Integrated View of the Customer

Today *ViewDirect* is the repository for over 4.2 million customer records. All content relating to the customer—images, billing information, customer correspondence, and more—is accessible by customer advisors via a Web front end within the new billing system. Application-generated billing data is automatically captured by *ViewDirect* and customer-generated documentation is indexed and stored in the archive as well. Grifo adds:

"There are over 1,000 customer advisors, located across the UK and in India, and the Mobius solution gives them all a seamless 'common dashboard' for the retrieval of customer information."

The Web front end has been easily customized to appear like the billing application. When viewing customer records, the customer advisors are not even aware that they are using Mobius technology. Grifo comments: "This familiar look and feel is very comforting to the users, who never have to leave the system that they are used to working with. Previously, customer advisors had to go into three different

systems to retrieve customer data.

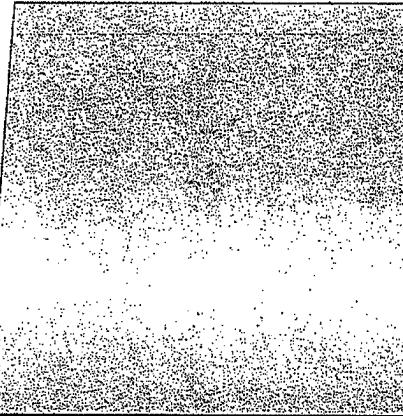
This was both inefficient and confusing for them. Now, all the user has to do is make a single click on a button and this opens a Web page which, although it is the Mobius front

end, looks identical to the billing application."

Using *ViewDirect*, Vertex is also able to present on screen an exact copy of the bill that is sent out to customers. AFP data of the water bill is dynamically converted into a PDF file, so the customer advisor can view the same document that the customer has in front of him/her when making the call. This functionality is enhancing the customer call experience even further by allowing the representatives to answer queries from the customer much more quickly.

**Payback**

- ▶ Customer information integration
- ▶ Faster document retrieval
- ▶ Improved customer service response times
- ▶ Improved business process efficiencies
- ▶ Compliance with water industry regulations



BUSINESS PROCESS OUTSOURCING**VERTEX****Savings All Round**

By decommissioning legacy systems and implementing the Mobius solution for faster and easier access to customer information, Vertex is helping its client achieve savings every year in support and maintenance costs, especially due to the statutory seven-year period that it is obliged to keep the data.

The seamless integration with the billing application has made access to customer information much simpler and quicker. Grifo adds: "The ease of use for the customer advisors has made this project a huge success. Not only is the training of advisors straightforward, the whole customer call experience is much more efficient. While on the phone to a customer, customer advisors have a centralized view of the customer and are now able to access the right information, at the right time, with sub-second response times."

ViewDirect combined with the billing system is providing the capability to give customers excellent first-time service, which in turn is producing substantial business benefits for the client, both in terms of cost to serve and in enhancing customer service quality.

Grifo concludes: "Working with Mobius has made the billing application future-proof as we are continually adding more ways of retrieving customer information. The scalable nature of *ViewDirect* and its easy-to-use functionality, coupled with the flexible working nature of Mobius as a company, makes *ViewDirect* the perfect choice for Vertex."

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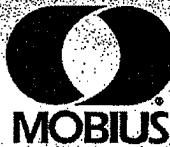
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Farmers Insurance Group Implements Mobius ViewDirect TCM for Enterprise Content Management Initiative

Web Delivery Reduces Costs and Improves Competitiveness for Insurer

Rye, NY, August 22, 2005 - Mobius Management Systems, Inc. (Nasdaq: MOBI), the leading provider of software for total content management (TCM), today announced that Los Angeles-based Farmers Insurance Group®, the nation's third-largest provider of personal lines of casualty insurance, has implemented ViewDirect® TCM as a strategic solution for delivering diverse information to employees and independent Farmers® agents nationwide.

ViewDirect TCM is a comprehensive, integrated software suite for a wide range of records management requirements. At its heart is the ability to capture, integrate, and Web-enable content in multiple formats from multiple sources. The Farmers implementation delivers sales, loss, accounting and billing information to 15,000 agent and commercial systems. Nine thousand employees across the United States also have the data via an employee portal. The system is currently averaging approximately 80,000 accesses per day with 150,000 accesses per day projected by the end of the year.

"One of our most important goals is to leverage the Web and get information out quickly," said Riko C. Metzroth, vice president, e-Business, at Farmers. "Previously, we would mailed more than 3,000 monthly and quarterly reports. Now, our agents have immediate notification and access when information is available. ViewDirect TCM helps make us more responsive to customers and more nimble in making decisions. This software will also save us an estimated \$600,000 a year in the costs of paper, printing and postage-savings that we can reinvest in our systems and customer relationships stronger."

Farmers identified a long list of ViewDirect TCM features that are important in acceptance of paperless, on-line reports, and improving employee and agent productivity. Some of them are: integration with the familiar Farmers portal environment; easily customized to suit each user's requirements; a two-year archive with powerful search facilities to make problem resolution fast and efficient; the ability to view reports on screen in the same format as the printed version; and the ability to save reports in any format, including spreadsheets for easy analysis.

"We did our homework in selecting a vendor for this important project," Metzroth continued. "We chose Mobius because the functionality of ViewDirect TCM was clear-

other products we looked at. We were aware of Mobius's position as an industry leader evidenced by consistently high ratings in the Gartner Magic Quadrant, but after a thorough competitive evaluation, it was the technology and the responsiveness of the Mobius staff the day. ViewDirect TCM meets our current requirements and has the flexibility and depth to support our future needs."

"We are very pleased to have been selected as a strategic partner by the Farmers group," said Neil Weiss, director, insurance solutions, at Mobius. "The Farmers group joins the nation's largest insurance carriers in using ViewDirect TCM as the backbone for Web-based information delivery to employees, partners and customers. The software's flexibility and functionality will enable a broad range of applications, serving the Farmers group as a platform for years to come. We look forward to working with Farmers companies as our technology continues to evolve and as their growth fuels the need for new applications."

About Farmers

Farmers Insurance Group of Companies® is the nation's third-largest Personal Lines Property & Casualty insurance group. Headquartered in Los Angeles and doing business in 41 states, insurers comprising the Farmers Insurance Group of Companies provide Homeowners, Business, Life insurance and financial services to more than 10 million households through exclusive and independent agents and district managers. For more information about Farmers, visit www.farmers.com.

About Mobius

Mobius Management Systems, Inc. (<http://www.mobius.com>) is the leading provider of integrated solutions for total content management (TCM). The company's ViewDirect® TCM is a comprehensive suite that integrates content across disparate repositories, supports regulatory compliance, and provides content-enabled applications that automate business processes. These solutions have achieved industry-wide recognition for breadth of functionality, breadth of formats, and high-volume, high-demand performance. The Mobius customer base is made up of leading companies across all industries, including more than sixty percent of the Fortune 1000 Company, founded in 1981, is headquartered in Rye, New York, with sales offices in the United States, Canada, the United Kingdom, France, Germany, Italy, Sweden, the Netherlands, Switzerland, Australia and Japan, as well as a network of agents in Central and South America, Europe, the Middle East, Africa and Asia.

Statements contained in this release may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements involve risks and uncertainties. In particular, any statements contained herein regarding expectations with respect to future sales and profitability, as well as product development and/or introduction, known and unknown risks, uncertainties and contingencies, many of which are beyond the company's control, which may result in results, performance or achievements to differ materially from those projected or implied in such forward-looking statements. Factors that might affect actual results, performance or achievements include, among other things, market acceptance of products, ability to manage expenses, fluctuations in period to period results, seasonality, uncertainty of future operating results, compliance with the Sarbanes-Oxley Act, long and unpredictable sales cycles, technological change, extended payment concentration, competition, international sales and operations, expansion of indirect channels, increased investment in services, protection of intellectual property, dependence on licensed technology, risk of product defects, product liability, rate of growth, dependence on executive management, other key employees and subcontractors, concerns about transactional security, changes in accounting for employee stock options, general conditions in the economy and the impact of regulation or proposed regulations. These risks and uncertainties are described in detail from time to time in Mobius's filings with the Securities and Exchange Commission, including its Annual Report on Form 10-K, filed on September 10, 2004, and its Quarterly Report on Form 10-Q. Mobius accepts no obligation to update these forward-looking statements and does not intend to do so.

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Mobius Recognizes Customer Achievement at Annual Users Conference

**Fifteenth Annual Users Conference Focuses on Compliance, Content Integration and Storage Strategies*

RYE, NY, March 15, 2005 - Mobius Management Systems, Inc. (Nasdaq: MOBI), the leading provider of software for *total content management* (TCM), today announced the winners of the annual Mobius Customer Achievement Awards, presented this year to seven companies whose use of Mobius software meets the highest standards for innovation and business value. The awards were presented at the fifteenth annual Mobius Users Group Conference held this week in Dallas, Texas. The winners were chosen from hundreds of Mobius ViewDirect® TCM implementations that drive revenue, improve customer service, enable regulatory compliance and reduce the costs of doing business.

"The theme of this year's conference was 'Consolidation-Control-Compliance,'" said Michael Gross, Mobius president and CEO. "Our program was designed to help our customers understand the growing onslaught of regulatory and legal requirements and the role of management in meeting this challenge. We showcased new products for e-mail and records management and announced a partnership with storage vendor Network Appliance that gives customers an integrated solution for content management and cost-effective, rapid-access storage. These new capabilities in ViewDirect TCM help our customers manage records content efficiently and cost effectively while enabling compliance."

The following are this year's award recipients:

State Auto Insurance is a Columbus, Ohio-based property and casualty carrier. The company considers its relationships with its independent agents the key to its competitive advantage. State Auto won the award for the application with the most significant impact on customer service. The company has integrated ViewDirect TCM repository that is at the heart of a Web-based agent portal. The system uses an automated underwriting system. The repository houses 350 million documents and averages 750,000 accesses a month by agents and employees.

EPSRC (the Engineering and Physical Sciences Research Council) is the UK's national government agency for funding research and training in engineering and the physical sciences. EPSRC won the award for best compliance application for a complete records and document management solution using ViewDirect RM for Microsoft SharePoint. The application helps organizations achieve compliance with the UK's Modernising Government program as well as the Freedom of Information Act.

Information Act.

Postbank, one of the largest private-customer banks in Germany, with over 12 customers, was recognized with a special award for strategic vision. ViewDirect TCM provides a complete content management solution and also serves as the foundation of a business-to-business solution to offer transaction banking services to other banks. Postbank will use ViewDirect TCI in conjunction with SAP R/3 to store more than 10 terabytes a year and serve 75,000 customers. ViewDirect Total Content Integrator will provide access to Postbank and its client banks. ViewDirect Total Content Integrator will provide access to Postbank's document archives and ViewDirect-ABS will help ensure the accuracy of information and compliance with regulations for the digital audit of operating results.

Allstate Insurance, the nation's largest publicly held personal lines insurer, was honored for having reduced the cost of business by using ViewDirect TCM to store and deliver documents to agents at a savings of more than \$1 million each year in printing and mailing costs. Allstate makes 30 million documents available to employees via ViewDirect TCM, with them accessible to agents through a Web-based application.

National Farmers Union Insurance, a Colorado-based company with a proud history of serving the needs of rural areas, was honored for the return on investment of its implementation of ViewDirect TCM. ViewDirect TCM is used throughout the enterprise to deliver virtually all content to employees and brokers. Results include the elimination of an 18,000-square-foot storage facility made unnecessary by a back-office imaging application, and dramatic reductions in the time required for actuaries to gather data for analysis.

A leading global provider of asset management and investment technology solutions was recognized for its vision for an application that will drive revenue. The company sees the use of ViewDirect-ABS to automate reconciliation of employee benefits accounts as a way to dramatically improve reconciliation time and make it possible to bring on more new clients while also reducing errors and improving service levels.

A major semiconductor manufacturer was recognized for a strategic application that provides thousands of users an integrated view of SAP and non-SAP documents via the company's intranet. The company stores over 150 million transactions and 10 million report pages each month. The company implemented a global imaging and workflow system.

The Mobius Users Group Conference is an annual forum for users of Mobius software to converge and learn about new techniques, gather application ideas, gain first-hand knowledge of cutting-edge new product releases and exchange ideas with other Mobius customers. Conference attendees chose from more than 65 informative sessions, many presented by Mobius customers across three tracks: Business Value, Technical and Product Information. The conference provided attendees the opportunity to see demonstrations of new products, learn about the latest enhancements to current products, pick up technical tips and techniques and gain insights from other users that will enhance the value of Mobius software to their organizations.

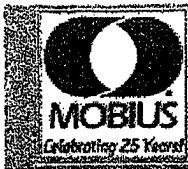
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Mobius Content Management Solution Enables Postbank Expand Transaction Banking

ViewDirect TCM suite will handle daily transactions for PostBank and two of Postbank's clients

Rye, NY, March 1, 2005 - Mobius Management Systems, Inc. (Nasdaq: MOBI), the leading provider of software for total content management (TCM), today announced that Postbank, the largest private-customer banks in Germany, with over 12 million customers, will implement Mobius ViewDirect® TCM suite to archive critical business and customer data. The product will allow Postbank to archive data independent of the application it originated from and will give access to data within seconds via secure Web clients.

Archived information will include monetary transactions, account statements, account and reports from various banking activities - in total, over 50 million items will be archived. The first part of the implementation is to be completed by the beginning of 2006. The implementation of the new archive forms part of a platform modernization project for Postbank's new transaction banking business model.

Postbank's record of innovation and successful project management was recently demonstrated with the implementation of its SAP Core Banking system. In Spring 2004 Postbank began using the system to process transactions for two other well-known banks. The ViewDirect TCM repository will be at the heart of this new "in-sourcing" business model. It will be integrated into the banking systems of both Postbank and its client banks, enabling a uniform presentation, archiving and processing of all inbound data. ViewDirect Total Content Integrator will enable integration of the existing archive.

"Our existing archiving system would not have been sufficient to handle the specific demands of our business with regard to volume growth, flexibility and technological viability," explained Dr. Thomas Mangel, director of IT at Postbank Systems AG. "We searched for a healthy, globally active company with many years of experience in the market, a company that had already successfully completed projects with similarly large volumes of highly sensitive data. Mobius met these requirements and offered partnerships with solution providers and consulting firms with whom we were already working."

Franz Scheibenbogen, director of Mobius Management Systems GmbH added, "Postbank is taking a leading role in electronic banking. In the standardization of these processes Postbank is far ahead as a service provider. When the first of the in-sourcing projects has been s

completed, experts expect further commissions from banks all over Europe, because it enables significant cost savings. We are very pleased to be able to support Postbank in this effort."

One Solution, Many Advantages

ViewDirect TCM is a comprehensive suite with modules that can be selected and adapted to individual requirements. For archiving, the ViewDirect TCM repository was installed on UNIX-based servers, where all documents, images and data from Postbank's systems mirror those of the SAP Transaction Banking system as well as data from monetary transaction systems. This centrally administered, while maintaining strict separation of all the banking clients. All data can be collected, stored, linked as needed - again strictly segregated by client - and made immediately available to support various business processes. Employees can find information within seconds, operating costs are reduced and customer satisfaction levels are raised.

ViewDirect-ABS - Ensuring Accuracy and Compliance

Another module to be used by Postbank is ViewDirect-ABS, an audit and balancing software that helps ensure the accuracy of corporate information. It is particularly important that all documents associated with banking and financial documents be flawlessly archived according to published standards to ensure that they conform to various financial regulations and laws. ViewDirect-ABS provides flexible analysis, reconciliation and reporting functions and is a data-quality component for standardizing archive input and output processes. ViewDirect-ABS also provides a high level of compliance with GDPdU regulations regarding the digital audit of operating results.

ViewDirect Total Content Integrator - Integrating Content across Repositories

ViewDirect Total Content Integrator is a "content integration layer" for the integration of multiple repositories and sources of data, and serves Postbank as a uniform interface for existing legacy systems. These legacy systems currently comprise about 80 terabytes and cannot be converted to new storage techniques without modification. To transparently integrate the various systems for the user and ensure smooth access to already archived data, Mobius is working with a specialist in integrating various software systems. Postbank's 10,000 employees will notice no difference in their daily work as they search through multiple repositories in the new architecture.

ViewDirect TCM Web Clients

With Mobius's DocumentDirect® for the Internet, employees of Postbank and its clients have browser-based access to all information and documents through a uniform configuration interface. While Postbank will use SAP internally for document research and display, the DocumentDirect for the Internet component offers the other banks a consistent, Web-based interface for viewing and managing loan applications, securities, posting lists or account statements. DocumentDirect for the Internet has a familiar, intuitive interface, folder structures and search functions, ensuring simple and quick operation by users.

About Postbank

With over 12 million customers and more than 10,000 employees, Postbank (www.post.de) one of the largest private-customer banks in Germany. It offers its services in about 9,1 branches of the German Post (Deutsche Post). This gives it far more business sites than individual German institution: about 780 Postbank centers, in which customers can find trained financial services consultants. At the same time, Postbank is a market leader in telephone banking.

About Mobius

Mobius Management Systems, Inc. (www.mobius.com) is the leading provider of integral solutions for total content management (TCM). The company's ViewDirect® TCM is a comprehensive suite that integrates content across disparate repositories, supports regulatory compliance, and provides content-enabled applications that automate business processes. These solutions have achieved industry-wide recognition for breadth of functionality, breadth of formats, and high-volume, high-demand performance. The Mobius customer base is now leading companies across all industries, including more than sixty percent of the Fortune 500 Company, founded in 1981, is headquartered in Rye, New York, with sales offices in the United States, Canada, the United Kingdom, France, Germany, Italy, Sweden, the Netherlands, Switzerland, Australia and Japan, as well as a network of agents in Central and South America, Europe, East Africa and Asia.

Statements contained in this release may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements involve risks and uncertainties. In particular, any statements containing projections of future results, regarding expectations with respect to future sales and profitability, as well as product development and/or introduction of new products, known and unknown risks, uncertainties and contingencies, many of which are beyond the company's control, which may result in actual results, performance or achievements to differ materially from those projected or implied in such forward-looking statements. Factors that might affect actual results, performance or achievements include, among other things, market acceptance of new products, ability to manage expenses, fluctuations in period to period results, seasonality, uncertainty of future operating results, compliance with the Sarbanes-Oxley Act, long and unpredictable sales cycles, technological change, extended payment concentration, competition, international sales and operations, expansion of indirect channels, increased investment in services, protection of intellectual property, dependence on licensed technology, risk of product defects, product liability, potential for growth, dependence on executive management, other key employees and subcontractors, concerns about transactional security on the Internet, changes in accounting for employee stock options, general conditions in the economy and the impact of regulations or proposed regulations. These risks and uncertainties are described in detail from time to time in Mobius's filings with the U.S. Securities and Exchange Commission, including its Annual Report on Form 10-K, filed on September 10, 2004, and its Quarterly Report on Form 10-Q. Mobius accepts no obligation to update these forward-looking statements and does not intend to do so.

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Exhibit TT

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Exhibit UU

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Exhibit VV

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Exhibit WW

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Exhibit XX

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Exhibit YY

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